

approval data may then be saved along with the file to be authenticated for future reference. Note that the transaction authentication data is again tamper-proof since any transaction authentication data not encrypted using the user's private key will not be accepted as authentic. Also, it should be apparent that if the PEAD is employed to approve only predefined transactions, the transaction data may be stored in advance within the PEAD and do not need to be received from externally by the PEAD. It is therefore intended that the following appended claims be interpreted as including all such alterations, permutations, and equivalents as fall within the true spirit and scope of the present invention.

[00125] What is claimed is:

1. A method for permitting a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction, providing a merchant where the charge card transaction is to be conducted, comprising

Accepting at a charge card terminal for the merchant where the charge card transaction is to be conducted to accept the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction,

Detecting the use of the merchant card at a central processing area,

In response to said detection step, utilizing the phone number or pin number to cause a call to be placed to a cellular phone of a person required to authorize the charge card transaction, sending a report of the users charge card transaction to the cellular phone, and authorizing approval of the charge card transaction back to the merchant's charge card terminal only upon approval by the authorized person.

2. A method as claimed in claim 1 wherein the merchant further enters the amount to be charged.

3. A method as claimed in claim 1 wherein the merchant further enters an identification of the type transaction being conducted.
4. A method as claimed in claim 1 wherein the merchant card is assigned a valid credit card number, the valid credit card number of the merchant being detected to initiate the step of calling the authorizing persons cellular phone.
5. A method as claimed in claim 1 comprising the further step of filtering all credit card transactions from the charge card terminal of the merchant through a central processing server, and in response to that filtering step,

If the card number received from the merchant is not a unique merchant assigned number, then the server does nothing.

Or if the card number is a unique merchant assigned number, then look up information in the database in the payment server using the phone number or pin number as the index.

6. A method as claimed in claim 1 or claim 5 wherein the payment server uses the transaction associated phone number or pin number as an index to a database which stores a cellular phone number for the person required to authorize the transaction.
7. A method as claimed in claim 6 wherein the database further stores a record of whether the authorizers cellular phone has an imbedded PEAD.
8. A method as claimed in claim 7 wherein upon determining that the authorizing person's cellular phone has a PEAD, the server sends a transaction message to the authorizing to the authorizing person's phone for approval using a PEAD imbedded in the phone, the authorizing person approving the transaction by entering a pin number at the cellular phone.
9. A method as claimed in claim 7 wherein if the database lookup indicates that the authorizing person's cellular phone is a touchtone phone, then the server will send a message to the authorizing person's cellular phone

requesting a dial tone pin for approval

10. A method as claimed in claim 9 wherein the database server utilizes an interactive voice response system to convey the transaction information to the authorizing person's cellular phone.
11. A method as claimed in claim 9 or claim 10, wherein upon the authorizing person authorizing/approving the transaction, a settlement is made to the authorizing person's account utilizing an account selected from the group comprising a credit card, an ATM, a bank account or a debit card.
12. A method as claimed in claim 1 or claim 5, wherein the party controlling the payment server is the issuer of the merchant card.

Claims:

1.